

<i>SERFF Tracking Number:</i>	<i>MUTM-126358055</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43901</i>
<i>Company Tracking Number:</i>	<i>ASHLEY COPENHAVER</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - MC33072_1009</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising /MC33072_1009</i>		

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: MUTM-126358055 State: Arkansas
Advertising - MC33072_1009

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 43901
Standard Plans Closed

Sub-TOI: MS051.001 Plan A Co Tr Num: ASHLEY State Status: Filed-Closed
COPENHAVER

Filing Type: Advertisement	Reviewer(s): Stephanie Fowler
Author: Ashley Copenhaver	Disposition Date: 12/01/2009
Date Submitted: 10/26/2009	Disposition Status: Filed-Closed
Implementation Date Requested:	Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising
Project Number: MC33072_1009
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 12/01/2009

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 12/01/2009
Created By: Ashley Copenhaver
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Ashley Copenhaver
Filing Description:
NAIC #261-69868
FEIN #47-0322111
United of Omaha Life Insurance Company
Medicare Supplement Advertising
MC33072_1009

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not

SERFF Tracking Number: MUTM-126358055 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 43901
Company Tracking Number: ASHLEY COPENHAVER
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising - MC33072_1009
Project Name/Number: Medicare Supplement Advertising /MC33072_1009

intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

The brochure is co-branded so it can be used where appropriate for either Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company or United World Life Insurance Company.

The purpose of this pamphlet is to promote the advantages of a Medicare Supplement insurance policy.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance Consultant
Regulatory Affairs
Mutual of Omaha Plaza
Omaha, NE 68175
402-351-2476 [Phone]
402-351-5298 [FAX]

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0322111	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

PDF Pipeline for SERFF Tracking Number MUTM-126358055 Generated 12/01/2009 01:58 PM

SERFF Tracking Number:	MUTM-126358055	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	43901
Company Tracking Number:	ASHLEY COPENHAVER		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement Advertising - MC33072_1009		
Project Name/Number:	Medicare Supplement Advertising /MC33072_1009		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/01/2009	12/01/2009

SERFF Tracking Number:	MUTM-126358055	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	43901
Company Tracking Number:	ASHLEY COPENHAVER		
TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.001 Plan A
Product Name:	Medicare Supplement Advertising - MC33072_1009		
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Disposition

Disposition Date: 12/01/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<i>Company Tracking Number:</i>	<i>ASHLEY COPENHAVER</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
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<i>Product Name:</i>	<i>Medicare Supplement Advertising - MC33072_1009</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Brochure	Filed	Yes

SERFF Tracking Number: MUTM-126358055 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 43901

Company Tracking Number: ASHLEY COPENHAVER

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Medicare Supplement Advertising - MC33072_1009

Project Name/Number: Medicare Supplement Advertising /MC33072_1009

Form Schedule

Lead Form Number: MC33072_1009

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/01/2009	MC33072_1009	Advertising	Brochure	Initial			MC33072_1009.pdf

Medicare

Medicare pays a portion of your health care costs for hospitalization, skilled nursing facility care and physician's services and supplies. However, it does not pay all of your expenses and requires you to pay deductibles and coinsurance for many services.

A Medicare supplement insurance policy can help pay some of the charges Medicare doesn't cover. For plan details, ask your insurance agent.

Coverage You Can Count On

For more than 40 years, Medicare has been a stable insurance program for millions of Americans. Consequently, Medicare supplement plans have played a significant role alongside Medicare. People like this combination because Medicare supplements are simple to understand, affordable, offer nationwide coverage and allow policyholders to keep their health care providers.



Medicare supplement insurance policies are underwritten by

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED WORLD LIFE INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

Neither Mutual of Omaha Insurance Company, United World Life Insurance Company or United of Omaha Life Insurance Company nor their Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Each company is responsible for its own financial obligations. Mutual of Omaha Insurance Company is licensed nationwide. United World Life Insurance Company is licensed nationwide except in CT and NY. United of Omaha Life Insurance Company is licensed nationwide except in NY. For complete information on benefits, exceptions, limitations and reductions, please contact an agent. You have the right to obtain a copy of the NAIC Health & Human Services Guide to Health Insurance for People with Medicare. In CO, HI, LA, MD, ME, MO, NH, NY, TX and WI, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy (Plans A and C in MD; Plans A, C, D, E, G and J in ME; Plan C to persons age 50 or older in NJ.) regardless of your age. In Delaware: Only individuals with End Stage Renal Disease are eligible for coverage under the age of 65. In NC: Premiums are based on attained age, which means they will increase each year until age 90.

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED WORLD LIFE INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

5 Reasons to Choose a Medicare Supplement Insurance Policy



This is a solicitation of insurance and an insurance agent will contact you by telephone.

MC33072_1009

The Benefits of Owning a Medicare Supplement Insurance Policy

With all the choices you have for your health care coverage, it's important to understand how each one works, its benefits and your share of the costs. Here's a brief look at how Medicare supplement insurance differs from other coverage.

#1 Low Out-of-pocket Costs

Every year, your Medicare supplement insurance policy benefits coordinate with your Medicare benefits to help you meet your eligible health care expenses, depending on the plan you choose. What's more, you can be sure your benefits won't decrease.

Find out how other health plans work before joining. Some annually change their benefit structure, which can decrease your benefits and increase your out-of-pocket costs, so budget wisely.

#2 Choose Your Doctors and Hospitals

With your Medicare supplement insurance policy, you alone select all your health care providers to use whenever and wherever you choose. You don't have to worry about your doctor or hospital leaving a provider network at any time. And, you never need a referral to see a specialist.

Other health care plans may have local networks that possibly could prevent you from receiving care from the people you've grown to know and trust. Read each plan closely. Some let you see anyone as long as the provider accepts the plan's payment terms. Others let you go outside the network, but you pay for services yourself and usually pay more for them. Providers can leave and join networks.

#3 Coverage is Guaranteed Renewable

Your Medicare supplement insurance policy cannot be cancelled. It will be renewed as long as you pay the premiums on time and make no material misrepresentations (premiums are subject to change).

Contracts between the government and some health plans are reviewed annually. As a result, plans may change or not be renewed, forcing members to choose another health care option.

#4 Providers Accept Patients with Medicare Supplement Insurance

Your Medicare supplement policy enables you to see any doctor or provider who accepts Medicare.

On the other hand, not all providers in a health plan network take new patients or accept its payment terms. Talk with your doctors about their relationship with a health plan before joining.

#5 Your Coverage Goes with You

Just like Medicare, your Medicare supplement covers your health care needs anywhere in the United States. Some Medicare supplement plans even provide limited medically necessary emergency care outside the country. That way, you can confidently travel or live part of the year anywhere you choose.

With some other health care plans, there may be charges for care no matter where you go. Carefully check all the plan's travel rules and restrictions.

Guaranteed Issue Coverage

Sometimes when you apply for Medicare supplement coverage, you don't answer any questions about your health and your policy is guaranteed issue. One time is during your Medicare open enrollment period. Some other times are when:*

- You or your Medicare Advantage/Private Fee for Service plan move out of the service area
- Your employer discontinues its group retiree health coverage
- You leave a Medicare Advantage plan within a year of joining and return to Medicare

*For more situations, see the Guide to Health Insurance for People with Medicare.

For details about Medicare supplement plans, contact your insurance agent.